

**Disability Programs for Plan Year 2005  
Comparison Chart**

	State of Colorado		PERA	
	STD	LTD	STD	Disability Retirement
<b>Who is eligible?</b>	State employees based on CRS 24-50-603(7). To purchase LTD coverage, an employee must work at least 30 hours a week.		Employees who have earned five years of PERA service credit (state troopers, CBI agents and judges are eligible immediately).	
<b>Does the employer pay for the program?</b>	Yes	No, optional coverage available to employees for a premium, based on age, salary & vested status.	Yes, pre-funded through monthly employer contributions to PERA.	
<b>When does coverage begin?</b>	From the first day of active employment.	After approval from Standard Ins. Co. & first payroll deduction is taken.	Once an employee becomes vested with PERA.	
<b>How do I apply for disability benefits?</b>	Apply through department payroll or benefits staff within 30 days of absence.	STD claim serves as LTD application.	Contact <b>PERA's Customer Service Center</b> to request a Disability Program brochure (includes an application and summary plan description).	
<b>What is the benefit waiting period?</b>	30 calendar days or state requirement for exhaustion of sick leave, whichever is later.	180 calendar days from date of disability or exhaustion of sick leave, whichever is later.	60 calendar days or state requirement for exhaustion of sick leave, whichever is later.	None.
<b>What is the maximum benefit period?</b>	150 days in a consecutive 12-month period = 180 days minus the 30 calendar day waiting period.	If enrolled, covered up to age 65.	Up to the first 22 months after the payment waiting period.	Lifetime, if disability continues.
<b>How is the disability benefit calculated?</b>	60% of pre-disability earnings based on gross weekly earnings, less deductible income, prior to disability.		60% of pre-disability PERA-includable salary (gross pay minus IRC Sec. 125 deductions) less deductible income.	Usually, 50% of <b>HAS</b> ; however, it may be more or less depending upon age and service credit.
<b>What are the maximum/minimum payments?</b>	Max: \$2,310/wk less deductible income. Min: none	Max: \$10,000/month less deductible income.  Min: \$100	Calculated benefits may be reduced by certain deductible income.	None.